

UNITED STATES BANKRUPTCY COURT

EASTERN DISTRICT OF WASHINGTON

Case No. 10-02177-FLK7

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Amanda Schick
2948 W. Powell Blvd #110
Gresham, OR 97030

Last four digits of Social Security or other Individual Taxpayer-Identification No(s)(if any):

xxx-xx-2428

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 8/4/10

Frank L Kurtz
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0980-2
Case: 10-02177

User: admin
Form ID: bl8

Page 1 of 1
Total Noticed: 20

Date Rcvd: Aug 04, 2010

The following entities were noticed by first class mail on Aug 06, 2010.

db +Amanda Schick, 2948 W. Powell Blvd #110, Gresham, OR 97030-6687
2948404 +AES Bank of America, PO Box 2641, Harrisburg, PA 17105-2641
2948405 American Education Services, Harrisburg, PA 17130-0001
2948413 +Dept of Education/NELN, 121 S/ 13th St., Lincoln, NE 68508-1904
2948416 +Lelnet Loans, PO Box 1649, Denver, CO 80201-1649
2948418 +Nelnet LNS, P.O. Box 1649, Denver, CO 80201-1649
2948420 +Webbank/DFS, 12234 N IH 35 SB BLDG B, Austin, TX 78753-1705

The following entities were noticed by electronic transmission on Aug 05, 2010.

smg EDI: WADEPREV.COM Aug 04 2010 21:28:00 State of Washington, Department of Revenue,
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
2948406 EDI: AMEREXPR.COM Aug 04 2010 21:23:00 American Express, P.O. Box 650448,
Dallas, TX 75265-0448
2948407 +EDI: AMEREXPR.COM Aug 04 2010 21:23:00 Amex, P.O. Box 297812,
Ft. Lauderdale, FL 33329-7812
2948408 +EDI: BANKAMER2.COM Aug 04 2010 21:23:00 Bank of America, PO Box 1598,
Norfolk, VA 23501-1598
2948409 +EDI: CAPITALONE.COM Aug 04 2010 21:23:00 Capital One, P.O. Box 85520,
Richmond, VA 23285-5520
2948410 EDI: CAPITALONE.COM Aug 04 2010 21:23:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
2948411 EDI: CHASE.COM Aug 04 2010 21:23:00 Chase, P.O. Box 94014, Palatine, IL 60094-4014
2948412 EDI: RCSDELL.COM Aug 04 2010 21:28:00 Dell Preferred Account, Payment Processing Center,
PO Box 6403, Carol Stream, IL 60197-6403
2948414 +EDI: RMSC.COM Aug 04 2010 21:23:00 GE Money Bank, PO Box 981064, El Paso, TX 79998-1064
2948415 EDI: RMSC.COM Aug 04 2010 21:23:00 Gemb/Old Navy, P.O. Box 29116,
Shawnee Mission KS. 66201-1416
2948417 +EDI: TSYS2.COM Aug 04 2010 21:23:00 Macys/DSNB, 9111 Duke Blvd., Mason, OH 45040-8999
2948419 EDI: RMSC.COM Aug 04 2010 21:23:00 Old Navy, P.O. Box 530942, Atlanta, GA. 30353-0942
2948421 EDI: WFFC.COM Aug 04 2010 21:23:00 Wells Fargo, P.O. Box 6995, Portland, OR. 97228-6995
TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2010

Signature:

